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THE
VOLUNTARY
RELIEF DEPARTMENT
OF
WESTERN MARYLAND RAILWAY COMPANY

DECEMBER 1ST.
1919

The Voluntary Relief Department

... OF ...

Western Maryland Railway Company

A VOLUNTARY ORGANIZATION

PROVIDING

ACCIDENT, SICK AND DEATH BENEFITS

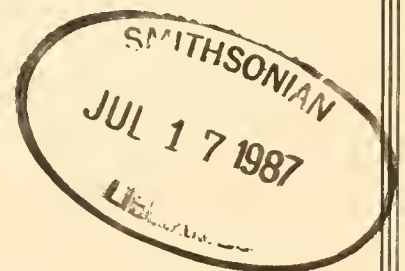
AND

SUPERANNUATION PRIVILEGES FOR MEMBERS

AND

A SAVINGS DEPOSITORY, WITH BORROWING
FACILITIES FOR MEMBERS

BALTIMORE, MD.
December 1, 1919



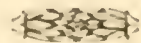
Title Guarantee and Trust Company



ASSETS
\$6,500,000.00



MORTGAGE GUARANTEE COMPANY



ASSETS
\$865,000.00

ST. PAUL AND LEXINGTON STREETS, BALTIMORE

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Examined and guaranteed for lawyers, real estate brokers and the public on a fixed schedule of reasonable rates.

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On fee simple and leasehold properties; building operations financed.

GROUND RENTS

Bought, sold and collected.

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These mortgages are the best investments, because (1) each is a first lien on fee—simple property worth at least 50% more than the amount of the mortgages; (2) it is unconditionally guaranteed by our companies both as to title and prompt payment of principal and interest; and (3) the investment yields a good rate of interest and **NO INVESTOR HAS EVER LOST A DOLLAR IN THESE MORTGAGES OR SUFFERED ANY DELAY IN PAYMENT OF PRINCIPAL OR INTEREST.**

The investor is at no expense whatever, and receives a check from the Company for his interest the day it is due.

The purchasers of these mortgages include many of the best known corporations and individuals in Baltimore, among them being trustees, savings banks, charitable and religious institutions.

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GEORGE HARRISON,	Manager Savings Department

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ESTABLISHED 1865

THE FIRST NATIONAL BANK
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WESTMINSTER, MARYLAND
CAPITAL - \$125,000.00

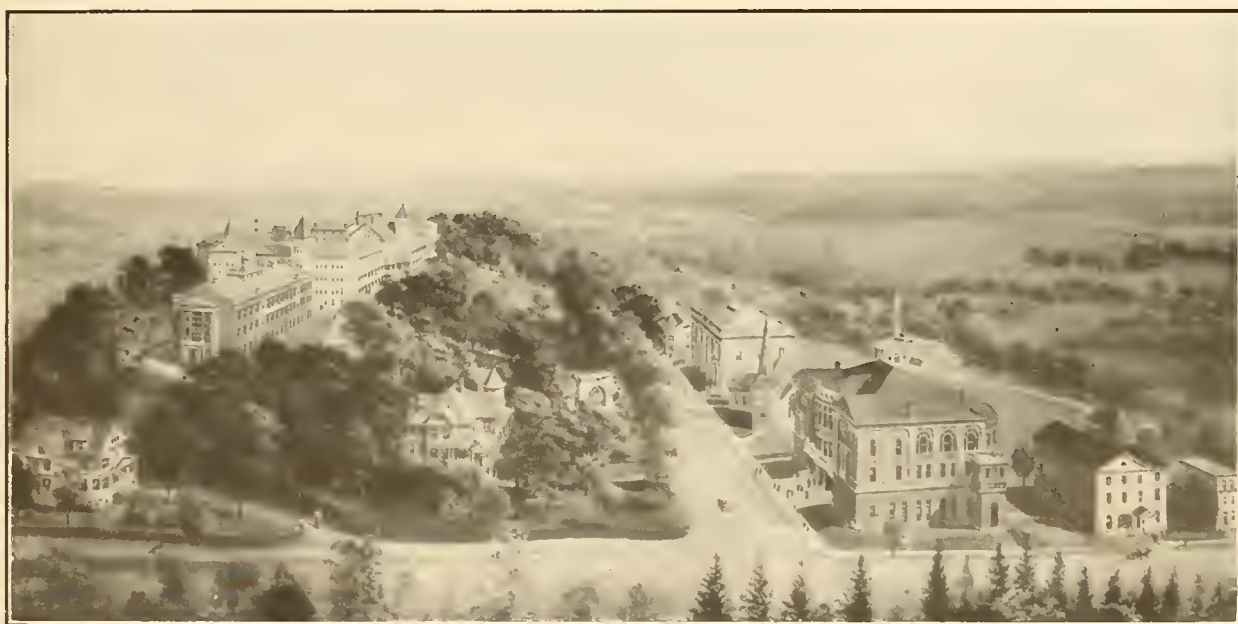
4 PER CENT. PAID ON SAVINGS ACCOUNTS

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DIRECTORS

Jacob J. Weaver, Jr. Fred. D. Schaeffer Harry P. Gorsuch David J. Roop Theodore F. Englar
Lewis K. Woodward Frederick Mehring John L. Reifsnider, Jr. George R. Gehr



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WESTMINSTER, MARYLAND

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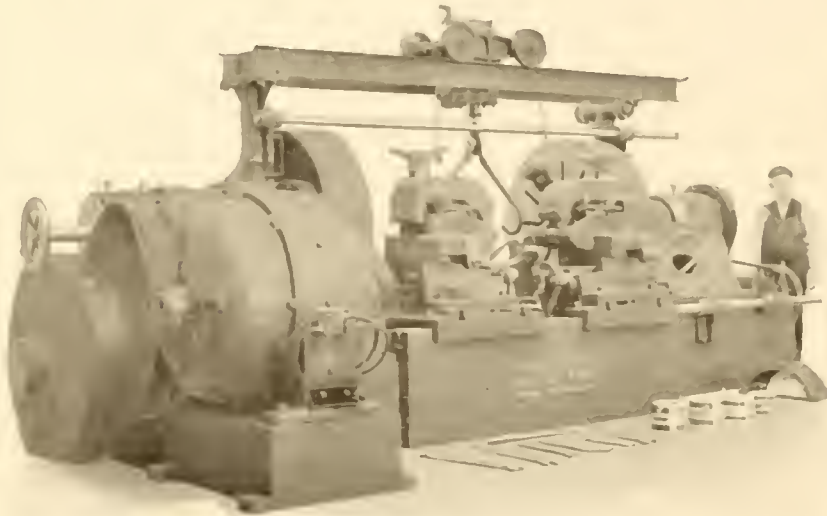
REV. T. H. LEWIS, D.D., LL.D., PRESIDENT

THIS SPACE CONTRIBUTED
BY A
FRIEND
OF THE
RELIEF DEPARTMENT

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Small Tools



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WORKS: BATH, PA.

FOREWORD

This book is issued by The Voluntary Relief Department of the Western Maryland Railway Company, in the belief that its pages will prove interesting to its members, and will serve to brighten the leisure hours of our own folks, for whose benefit it is published.

The present The Voluntary Relief Department of Western Maryland Railway Company represents a re-organization effected May 14, 1914, on which date, by agreement, the Western Maryland Railway Company assumed general charge of the Department, responsibility for its operation and the discharge of its obligations in conformity with the Rules and Regulations thereof.

The original organization commenced operation August 1, 1885, and was known as The West Virginia Central Relief Fund of the West Virginia Central and Pittsburg Railway Company, comprising part of what is now known as the Western Division.

On August 1, 1909, it was re-organized as the West Virginia Central Relief Department of the Western Maryland Railroad Company, and effective May 11, 1911, its operations were extended to embrace the employes of the Eastern Division, after which date it was known as The Voluntary Relief Department of The Western Maryland Railway Company.

Upon its re-organization on May 14, 1914, its operations were broadened to include a Savings and Loan Feature. On January 1, 1916, the Superannuation Feature became effective.

The Rules and Regulations under which it is now operated, embracing, as they do, all the various features of the Department, are too bulky to incorporate in this book. It is felt, however, that the rules under which the old West Virginia Central Relief Fund, the "grandfather" of the present Department, was inaugurated, would be of peculiar interest to our members at this time, because from it we see the far-reaching strides that have been made since its beginning.

"For the relief of employes of the West Virginia Central and Pittsburg Railway Company who may be disabled, and the families of those who may lose their lives, it is proposed to establish a fund, commencing with the first day of August, 1885, to be known as "The West Virginia Central Relief Fund.

"Each and every employe will be required to contribute toward the support of this fund as one of the conditions upon which he enters the employ of the Company.

"Disbursements for casualties and deaths will be made by the committee or in such manner as they direct.

"The committee will consist of seven persons, to be selected as follows:

"All mines at which there are between one hundred and two hundred members will be entitled to one committeeman, and mines having over two hundred members, two committeemen; one committeeman for those employed in running trains and working in shops; one from those employed in working upon repairs of road, and three to be selected by the Company. The committee to serve for one year, each mine or class of employees to select their own committeemen.

"The committee shall elect a chairman, executive committee, and a secretary and treasurer, who shall serve without compensation. All moneys collected shall be deposited in a bank to be designated by the committee, and to be held subject to the order of the committee.

"All employees to be assessed forty cents per month, except those receiving one dollar and fifteen cents (\$1.15) per day or less, who will be assessed twenty-five cents per month. All assessments to be collected or retained by the Paymaster of the Company and paid into the Treasury of the Association.

"Benefits—For two weeks' disability or more, Five Dollars per week shall be paid after the first week, benefits to cease after twelve weeks from date of accident, but may be extended by a two-third vote of the committee.

"Disability must be from actual casualty while in the performance of duty assigned the person by the Company; not from injury, strain or otherwise that may be due to weak condition of the body. In addition to the weekly allowance, in case of loss of limb, One Hundred and Fifty Dollars will be allowed, and upon two-thirds vote of the committee, Seventy-five Dollars additional may be paid toward getting an artificial limb.

"Deaths—To the widow or legal heirs, or to the person named by employe, Four Hundred Dollars will be paid when a member dies from accident, and One Hundred Dollars when death is from natural causes.

"Upon the execution of a good and sufficient release of The West Virginia Central and Pittsburg Railway Company from all claims and demands growing out of or based upon the accident by which loss of life or limb is caused to any of its employes, the Company will pay one-half of the payment on account of a death, and one-half of the payment for loss of limb, as specified above, so that only one-half shall be paid out of the relief fund raised by the employes, and the Company will also pay \$1,000 into the credit of the relief fund, at once, to aid in the establishment of the same.

"Notice of accident must be given to the committee within three days after the accident.

"Committeemen for the ensuing year are to be selected on July pay-day, 1885, and at the same time in each succeeding year for the year following. In case of a vacancy occurring in the committee, such vacancy will be filled on the pay-day following, and from the mine or class in which such vacancy occurs."

On or about the date on which this book is going to press, the gross earnings of the Relief Feature of this Department are on the basis of nearly \$150,000 per year; the Savings Feature has net deposit of nearly \$275,000, with loans to employes of about the same amount. It has nearly 1,000 regular depositors through payroll deductions, and operates a printing plant, whose gross earnings are nearly \$2,000 per month.

The annual report of the Department for the year 1918 is issued in this book, and while its figures are not sufficiently current to be of especial interest to the members, yet, it reflects the operation of the Department, particularly the Relief Feature, under the adverse conditions growing out of the unprecipitated epidemic of influenza and its associated diseases which invaded the territory served by our road during the closing months of 1918, and the members will see by the figures, what great benefit the Relief Department was to those who were afflicted.

The publication of this book has been made possible by the subscriptions of its advertisers, and we bespeak for these advertisers the consideration of our employes generally, with request that wherever possible, your patronage be extended to them. Their subscriptions prove beyond a doubt their interest in us. Let us reciprocate and prove our interest in them.



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ESTABLISHED 1869

INCORPORATED 1908

ROLL OF HONOR BANK

The Maryland Surety & Trust Company

(Formerly EAVEY, LANE & CO.)

RESOURCES OVER - - \$4,000,000

HAGERSTOWN - - MARYLAND

GENERAL BANKING BUSINESS

Investments Foreign Drafts Letters of Credit Travelers' Cheques

CORPORATE TRUSTS

Trustee Under Corporate Mortgages

PERSONAL TRUSTS

Acts as Executor, Administrator Testamentary Trustee Guardian and Committee

SAFE DEPOSIT VAULTS

SAVINGS DEPARTMENT

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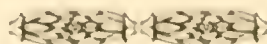
Interest on Check Accounts
4 Per Cent. on Savings Deposits

TRUST DEPARTMENT

Executor and Trustee under
Wills
Management of Estates
Trustee for Corporation Bond
Issues
Transfer Agent and Registrar
of Stocks



S. DAVIES WARFIELD - - *President*



Capital and Surplus - \$2,700,000



CARL R. GRAY

PRESIDENT

1914 - 1919

GENERAL CHAIRMAN—GENERAL COMMITTEE—1914 - 1918

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GENERAL MANAGER
CHAIRMAN, GENERAL AND EXECUTIVE COMMITTEES

OUR STANDARD

STRENGTH :- SAFETY :- SERVICE

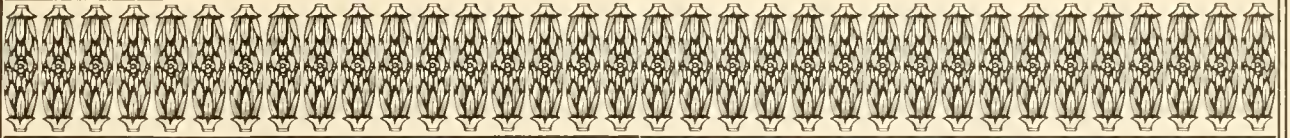
THE NATIONAL BANK OF COMMERCE OF BALTIMORE

CAPITAL	.	.	.	.	\$ 750,000.00
SURPLUS AND PROFITS	.	.	.	.	1,100,000.00

EUGENE LEVERING - President
 G. H. BARNES, Vice-President and Cashier
 MAGRUDER POWELL, Assistant Cashier
 HARRY W. OWINGS, Assistant Cashier
 J. WALTER OSTER, Assistant to President

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HARRY FAHNESTOCK of D. Fahnestock & Co., Brokers	GEORGE WEEMS WILLIAMS of Marbury, Gosnell & Williams, Attorneys
W. HOWARD MATTHAI Director National Enameling & Stamping Co.	A. E. DUNCAN Chairman of Board, Commercial Credit Co.
WILLIAM C. PAGE President Calvert Bank	JOS. A. McCULLOUGH Legal Dept. U. S. Fidelity & Guaranty Co.
THORNTON ROLLINS Capitalist	JULIUS LEVY of M. S. Levy & Sons, Inc., Straw Hat Mfrs.
F. C. SEEMAN J. A. Dobson & Co., Wholesale Glassware	EUGENE LEVERING, Jr. President Levering Coffee Co.
W. J. CHAPMAN President W. J. Chapman Coal Co.	ALFRED S. NILES of Niles, Wolff, Barton & Morrow, Attorneys
CARL R. GRAY President Western Md. Railway Co.	G. H. BARNES Vice-President and Cashier



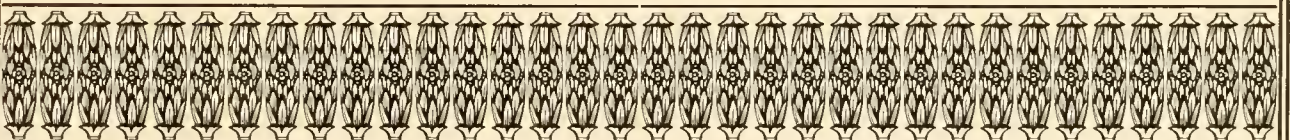
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SPECIFICATIONS





W. T. STRINGER
SUPERINTENDENT
RELIEF DEPARTMENT

HAVING seen the text which has been written for this book; realizing the incompleteness of it without something being said of our Superintendent; knowing that his modesty and retiring disposition would prevent him from writing, or even editing anything about himself, and believing in giving credit where credit belongs—this Committee submits the following sketch of our Superintendent so as, in our opinion, to complete what is to be published:

WILLIAM TAYLOR STRINGER

Was born in Hillsboro, Loudon County, Virginia, on the 18th day of March, 1881, attended the Glyndon (Maryland) Graded School and afterwards the Randolph Macon Academy, Front Royal, Virginia, where he was graduated in 1896. After graduation, he entered the Law Office of the late William Pinkney Whyte, Governor of Maryland, as a clerk, and while there took up stenography.

In March, 1898, he entered the service of the Western Maryland Railway Company as stenographer to the General Auditor, and has since that time been continuously in the service of the Company, filling the positions of—

Stenographer to General Auditor

Stenographer to Train Master

Stenographer to General Freight and Passenger Agent

Chief Clerk to Freight Traffic Manager

Secretary to General Manager

Chief Clerk to Vice-President and General Manager

Chief Clerk to President

Assistant to President, and

in April, 1915 was elected Superintendent of this Department.

Such a record could have only been maintained by diligence, efficiency and loyalty, and these are the traits which he possesses, and which have enabled him to build your Department to where it now stands, as is reflected by the statements that are regularly issued.

Realizing that Mr. Stringer is as well known to the Members of the Department and the employes of the road as he is, we feel that whatever we might say regarding his personality would be superfluous, and that all justly consider him their friend.

On October 24th, 1905, he was married to Miss Ruby M. MacDonald, of Shepherdstown, West Virginia—their home is in Glyndon, Maryland.



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BURGLARY

HEALTH



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CHIEF COUNSEL
RELIEF DEPARTMENT

National Hot Water Locomotive Boiler Washing System

This system utilizes the waste heat units of the Locomotive Blow Off, storing the Blown Off water in one reservoir to be used for washing out Locomotive Boilers and condensing the blown off Steam and storing it in another reservoir to be used in refilling locomotives with hot water.

The operation of the National Hot Water Locomotive Boiler Washing System is as follows:

The locomotive, after being run into an engine house equipped with this system, is connected to the Blow Off Drop and is then blown down. The steam, water, and sludge are separated in a special Separator Tank; the steam is condensed in a special **Vacuum Condenser** and then flows into the Filling Tank; the blown off water flows into the Washout Tank and the Sludge is **automatically emptied** into the sewer. The Washout water is tempered by the **automatic admission** of cold water and pumped through a system of mains and drops out so that it is available at any stall in the Engine House. The Filling Water, which is maintained at a temperature of 180 to 200 degrees F., without the use of live steam, except in cases of emergency, is pumped through a system of main and drops so that it is available at any stall.

The National Hot Water Locomotive Boiler Washing System increases the life of boiler tubes, eliminates cracked sheets and broken stay bolts, saves fuel and increases locomotive hours by reducing the time necessary to blow off, wash out, refill and get-up steam.

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Peace time brings a more plentiful supply of Ball Watches—the best time piece; the time piece that was especially designed to meet the exacting official requirements of the Great Railroad Systems of the United States and Canada; and it is therefore rightfully entitled to the honors conferred upon it as the "Official Railroad Standard".

The Ball Watch begets the confidence of Railroad Men everywhere because of its unusual performance. Day in and day out it ticks off the seconds, the minutes and the hours consistently and accurately—a sturdy, dependable, reliable watch under every condition of service and use.

Join the throng of Ball Watch users. Ask your Dealer.

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E. OLIVER GRIMES, Jr.	Chief Counsel
F. T. HORMES	Secretary
L. F. TIMMERMAN	Treasurer
E. L. SIEGMAN	Asst. to Superintendent

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F. T. HORMES	Chief Clerk
LOUISE BROWN	Stenographer
AILEEN McKENNEY	Clerk
THOS. F. BAUBLITZ	Stenographer
JANE WORTHINGTON	Asst. Chief Clerk
W. W. MacDONALD	Clerk
G. W. BILLMYER	Clerk
HELEN TOWNSHEND	Clerk
JAMES CARROLL	Clerk

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F. C. WARRING	Baltimore
C. N. BRANIN	Hagerstown
J. A. PALMER, Jr.	Cumberland
WILLIAM SCHULZE	Hagerstown
R. W. DUNHAM	Elkins

JOHN E. H. RINE	Supervisor---Printing Plant
-----------------	-----------------------------

CHARLES F. RAFETTO

COAL

GAS AND BITUMINOUS

FURNACE AND FOUNDRY

COKE

FINANCE BUILDING

PHILADELPHIA - - - PA.

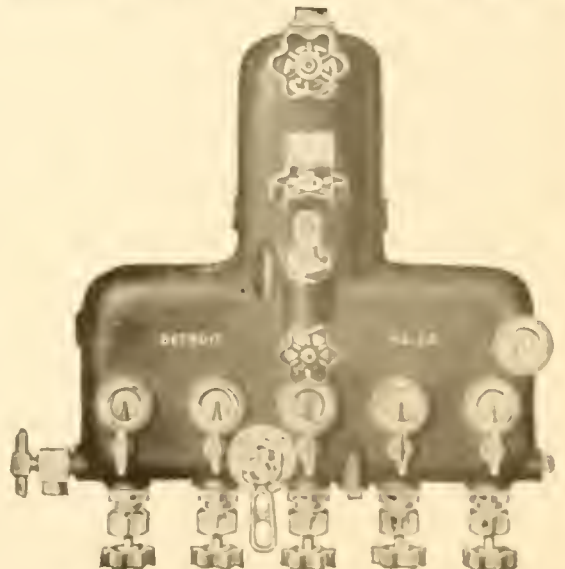
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Is your family protected as fully as you are able, against the time when they may be left without your helping hand? Are you looking forward to old age, and to the fact that you can't work all your life? The Relief Feature protects yourself and family against all these uncertainties.

The Relief Feature saved many a family from want when the dreaded Flu made its inroads in our community a year ago.

The Relief Feature extends to you the happy assurance that old age will not be that grim spectre which so many of us look forward to with fear and trembling. At 65 over half the men in this country are dependent upon friends, relatives or charity.

Ask some of our Superannuated members about the independence they enjoy.

One of them tells us:

"I cannot refrain from calling you Brother, for I feel that way in my heart.

"I want to thank you and all the officials of the Relief and the Western Maryland Railway that aided me in getting on the pension that will help me wonderfully in my last sad days of my life.

"I cannot speak too highly of the Relief, and I think every man should join it for their own protection, as well as others. Once more I will say 'Thank you.'"

Another says:

"Your letter of December 19th received a few days ago, and I feel very much indebted to you for the assistance you gave me in granting me a Pension.

"Everything is perfectly satisfactory to me, and I hope that some day I am in position to return your kindness.

"Thanking you again for your assistance, I remain."

While there is yet time, give yourself a self-examination into your future. Think of your family and those dependent upon you. If it reveals that you are not now doing your part while you are in good health and normal strength, get busy at once—you'll never regret it.

THE ASHTON VALVE COMPANY

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THE ALEXANDER
MILBURN

COMPANY - BALTIMORE, MD.

THE W. H. MOORE, JR.

== PAPER CO. ==

205 W. CAMDEN STREET

BALTIMORE, MD.



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MEMBER OF GENERAL COMMITTEE



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THE MARYLAND CAR WHEEL WORKS

OFFICE AND WORKS

BALTIMORE - - MARYLAND



MANUFACTURERS OF

**Chilled Wheels, for Freight and Passenger
Cars, Locomotive Tenders, Street Cars, Mine
Cars, Logging Cars and Doubled Flanged
Wheels for Electric Cranes.=====**



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CUMBERLAND COAL CO.

(INCORPORATED 1885)

MINES AND COKE OVENS
DOUGLAS, W. VA., W. M. RY.

MAIN OFFICE:
BALTIMORE, MD.

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Directors

HAGERSTOWN - MARYLAND

E. C. FIERY

SHOES, CAPS, GLOVES,
OVERALLS, ETC.

HAGERSTOWN, MARYLAND

DEEP RUN BIG VEIN COAL CO.

MINERS AND SHIPPERS

Georges Creek Big Vein Coal

Bakerstown High Carbon Domestic and Steam Coal

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Mines on Western Maryland R. R. - Shaw, W. Va.

SALES OFFICE

PIEDMONT :-: W. VA.

This space contributed by a

Friend of the

Relief Department

MILLER & WINEBERG

Clothiers, Tailors and Furnishers

11 West Washington Street

HAGERSTOWN :-: MARYLAND

First National Bank of Piedmont, W. Va.

Capital - - - \$75,000.00
Surplus - - - \$60,000.00

DEPOSITORY FOR
THE UNITED STATES
THE STATE OF WEST VIRGINIA
THE CITY OF PIEDMONT

Mineral County's Largest Bank Solicits Your Business

HUMRICHOUSE BROS.

DEPARTMENT STORE

Dry Goods and Notions, Ladies Suits,
Shoes, Cloaks, Waists, Children's Coats, Etc.

HAGERSTOWN, MD.

LOWEST PRICES ALWAYS



WERTHEIMER'S

Clothing for Men and Young Men
and Furnishings

99 BALTIMORE STREET

CUMBERLAND, MD.

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CUMBERLAND - MARYLAND



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HENNEGEN-BATES COMPANY

ESTABLISHED 1857

JEWELERS AND SILVERSMITHS

WATCHES

CLOCKS

7 EAST BALTIMORE STREET
BALTIMORE

MAIL ORDERS GIVEN PERSONAL ATTENTION

FREDK. A. WILHELM

Hillen Meat Market

WHOLESALE AND RETAIL DEALERS IN

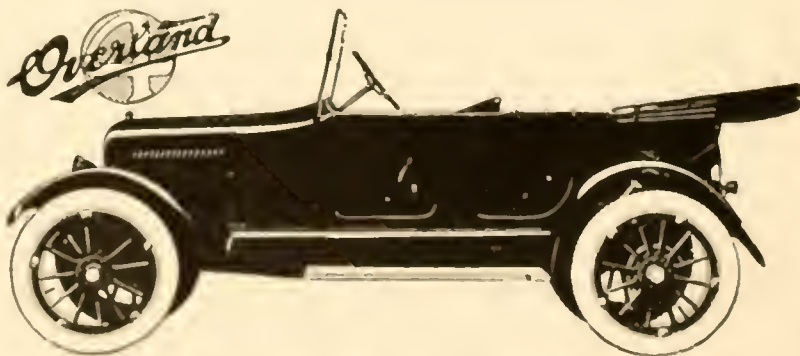
**BEEF, PORK, LAMB, VEAL,
BACON, LARD. & C.**

1040-42 HILLEN STREET

CORNER EAST

BALTIMORE, MD.

G. & P. PHONE, MT. VERNON 1031



Motor Car Co.

Maryland & Mt. Royal Aves.

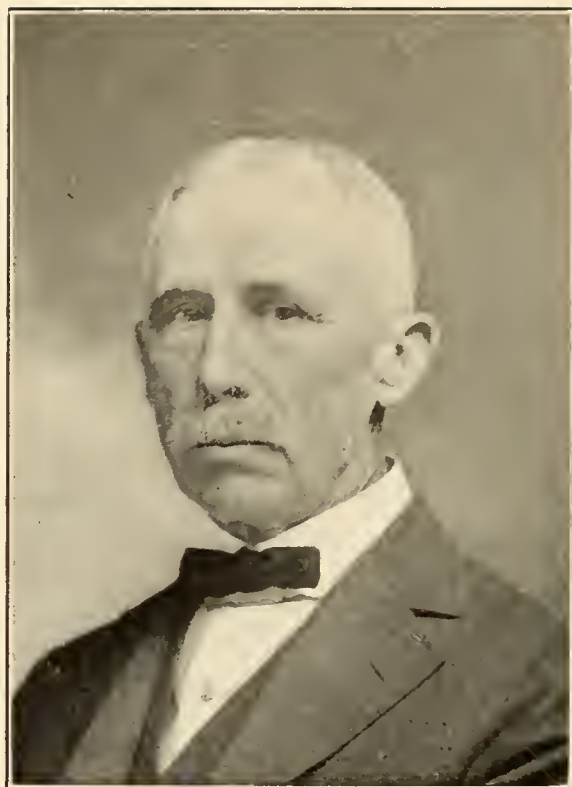
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MARYLAND

3 POINT SPRING SUSPENSION

Greatest Improvement in Riding Comfort Since Invention of Pneumatic Tires



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ELKINS - WEST VIRGINIA

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AGENTS FOR

Eastman Kodaks, Park & Tilford
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Our Motto, "SERVICE FIRST" Penslar Agency

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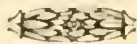
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WARD BROTHERS

General Contractors



Brick Work a Specialty



ELKINS - W. VA.

Elkins Furniture & Hardware Co.

DEALERS IN

Furniture, Hardware
and Building Material

House Furnishing a Specialty

ELKINS - W. VA.

This space
contributed
by a
FRIEND
of the
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Put a Pass Book into Your Home

CHOOSING THE

PEOPLES NATIONAL BANK

ELKINS, WEST VIRGINIA

R. CHAFFEY, Pres. J. T. LINGAMFELTER, Cashier D. F. STROCK, Vice-Pres.



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Brass Castings, Journal Bearings, Babbitt

WAYNESBORO

PA.

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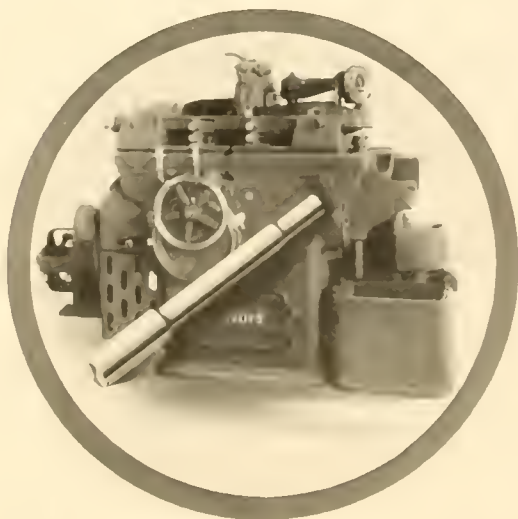
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HAGERSTOWN BEARING METAL CO.

Brass Castings, Journal Bearings, Babbitt

HAGERSTOWN, MD.

BALTIMORE, MD.

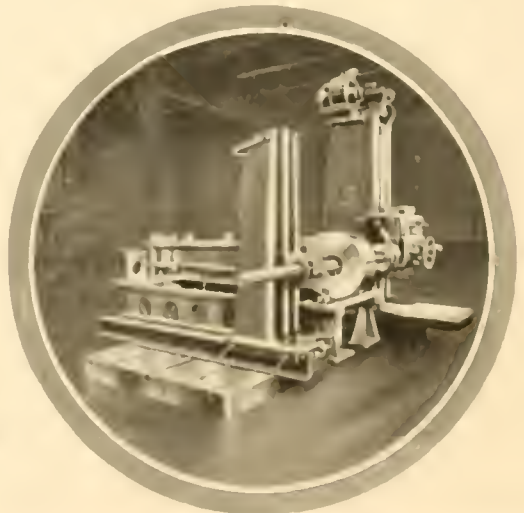


LANDIS

LANDIS GRINDING MACHINES

Big in productiveness, in reputation, in the esteem of their users, Landis plain grinding machines have every feature to commend them, and are in great demand for railway work.

The Line includes gap machines for grinding large steam engine crank shafts and piston rods, heavy machines for grinding shafting, axles, etc., also, plain machines for smaller work.



LANDIS BORING & MILLING MACHINES

Eminently fitted for railway work, such as boring cylinders for steam engines, pumps, engine frames and a great variety of other operations.

CATALOGS ON REQUEST

LANDIS TOOL COMPANY

WAYNESBORO, PA.

LANDIS



C. P. WINDER
CONDUCTOR, HAGERSTOWN
BUILDING INSPECTOR



S. W. GROSS
ENGINEER, THOMAS
BUILDING INSPECTOR

*Keep your eye on the young man with the Bank Book
for some day he will be the man with money and possess
a Fortune*

Young man, if you will start right now, and put a part of your earnings in the Bank every pay day, there is nothing can stop you from becoming influential and rich. Money breeds money. The man with money knows that the young man who can, and does take care of his own money, will take care of his money too. He trusts him. The young man gets opportunities for making more money and a partnership.

PUT YOUR MONEY IN OUR BANK WE PAY 3½ PER CENT. INTEREST

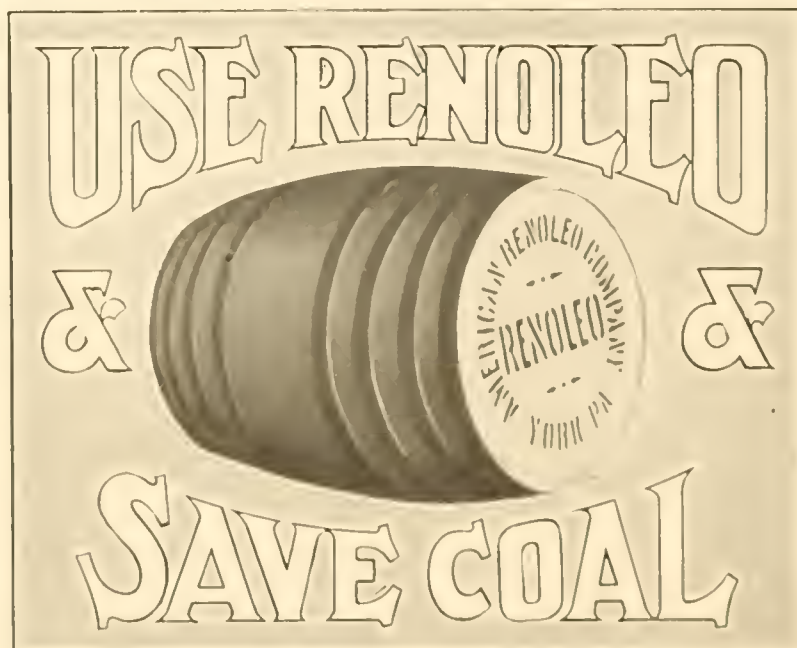
Resources for Protection of Depositors over \$3,000,000.00

City Bank of York, Pennsylvania

ORGANIZED 1887

GOEFFREY P. ZOST, President
T. B. BAIRD, Cashier

D. F. STAUFFER, Vice-President
W. H. BOLL, Assistant Cashier



100 Per Cent. Boiler Efficiency
AMERICAN RENOLEO CO., INC.
YORK, PENNA., U. S. A.



These Homes, located in West Virginia, were built or purchased through the aid of the Savings Feature of the Relief Department.



ON THE LINE OF
THE WESTERN MARYLAND
 at HAGERSTOWN, MD.
 IS LOCATED THE
WORLD'S LARGEST
SAND-BLAST INDUSTRY

“ P A N G B O R N ”

SAND-BLAST
EQUIPMENT

FOR EVERY RAILROAD OPERATION

IN FOUNDRY, CAR, LOCOMOTIVE, REPAIR AND BRIDGE DEPARTMENTS
 AND INDUSTRIAL CASTINGS, FORGINGS, STAMPINGS, SHEET, PLATE, STRUCTURAL,
 ROD AND BAR STOCK AND HEAT TREATED PARTS



PEOPLES BANK OF HANOVER

CAPITAL, \$50,000

SURPLUS, \$50,000

ALVIN R. NISSLY, President
 FRED. W. WEBER, Vice-President

JNO. C. KREBS, Cashier
 JOHN F. SHULTZ, Asst. Cashier

3½ PER CENT. INTEREST PAID ON

CHRISTMAS SAVINGS CLUB ACCOUNTS

THRIFT CLUB ACCOUNTS

SPECIAL CERTIFICATES OF DEPOSITS
 (IF LEFT SIX MONTHS OR LONGER)

REGULAR SAVINGS ACCOUNTS
 (COMPOUNDED SEMI-ANNUALLY)

We provide YOU with every service a bank can offer and aim to make our service better than any other bank. It will pay YOU to bring YOUR business to

PEOPLES BANK OF HANOVER

“THE BANK FOR THE PEOPLE”

CENTER SQUARE

HANOVER, PA.



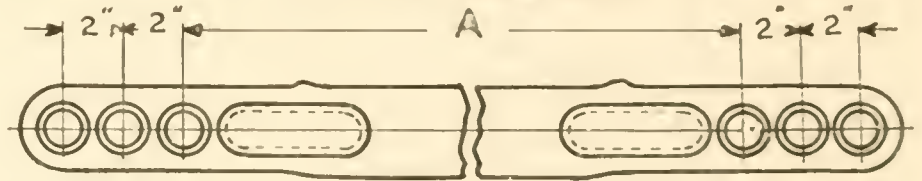
At every large point along the line, there are employes who with their families are enjoying the comforts of their own homes, and who will tell you how the Relief Department has assisted them.

SCHAEFER TRUCK LEVER CONNECTIONS

FOR FREIGHT
PASSENGER
AND
ENGINE TENDER
EQUIPMENT



Patented and Patents Pending



We carry these three lengths in stock for interchange repairs

- A-2-6
- A-3-0
- A-3-4

SCHAEFER EQUIPMENT COMPANY
PEOPLES GAS BUILDING, CHICAGO

OLIVER BUILDING, PITTSBURGH, PA.
683 ATLANTIC AVENUE, BOSTON, MASS.

**RAILROADS
ARE NOW USING
TATE
FLEXIBLE
STAYBOLTS**

**FOR
ECONOMY OF SERVICE
AND MAINTENANCE**

Hannery Bolt Company
PITTSBURGH, PA. U.S.A.

GENERAL OFFICES, YANONAH BUILDING © E. D. STAFFORD, Gen'l. Mgr.

THE RECOGNIZED STANDARD

The Best Method of Firing

A prominent Superintendent of Motive Power recently said that by putting an expert on a locomotive to supervise all the work and help the crew get the most out of every point that would further the economical operation of the machine, a big saving could be effected in fuel and water even with locomotives making showings better than the average.

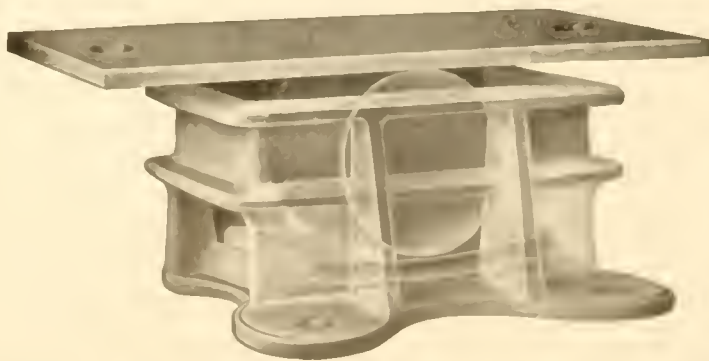
If the constant presence of an expert would bring this about—and no one denies that it would—

Why Not Have An Expert On Every Engine

The system of home study training inaugurated by the International Correspondence Schools of Scranton, Pa., if properly followed, will make experts of every engineer and fireman. Let the I. C. S. show you how they can help you be an expert and thus qualify for promotion.

A letter or post card will promptly bring this information to you.

== INTERNATIONAL ==
CORRESPONDENCE SCHOOLS
SCRANTON, PA.



STUCKI SIDE BEARINGS

A. STUCKI COMPANY

OLIVER BUILDING

PITTSBURGH, PA.

Do You Own Your Own Home?



The illustrations of homes owned by our employes represent only a very few of the number that have been purchased, built, or freed from debt through the Savings Feature of the Relief Department. In fact, nearly 300 of our employes and their families have been made happy in the possession of their homes, through this means.

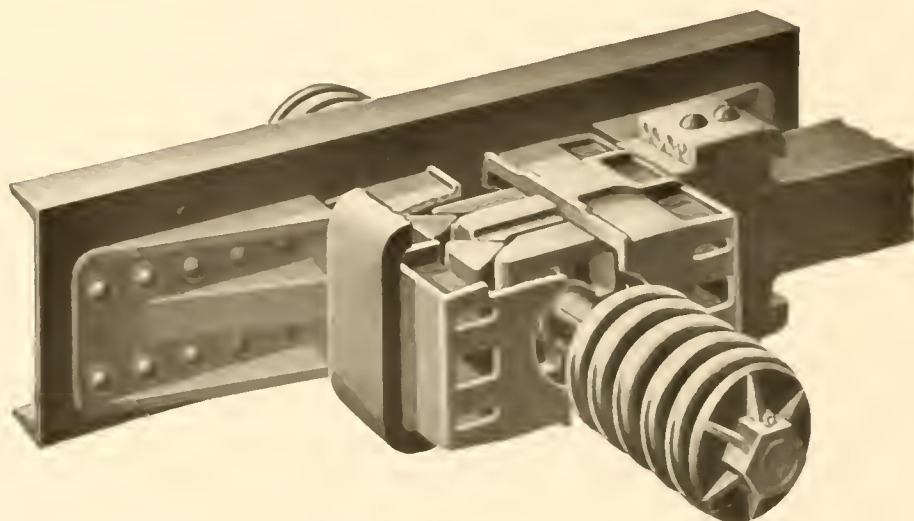
Are you among those who are paying rent? Have you ever thought that the amount of rent that you have paid would, in many cases have been sufficient to have purchased your home? Has anybody ever told you of the advantages and reasonableness of the plan by which the Relief Department can help you? Don't pay rent all your life, but begin now, and it will surprise you how quickly you are able to own your own home.

We have letters from many of our borrowers, expressing satisfaction in the manner in which their loan transactions have been handled. Back in 1915 we received the following letter from the first borrower to construct a home through funds advanced by this Department:

"As a borrower of the Relief Department (and I expect the first to build a home by day's work, overseeing the construction of it personally, and seeing that all bills were paid promptly through your Attorney, from money advanced by you as requested), I feel I would not be doing yourself and the Relief Department justice if I did not express myself on the prompt and businesslike manner in which the matter was handled. I feel I could not say too much in favor of that part of your Department. Personally, I think it is one of the grandest things a laboring man could expect. Another part of the relief in connection with a loan that appeals to me very strongly is that part that requires a borrower to take out insurance enough to cover the amount of the loan. It is a good guard against the unexpected in a calling so hazardous as ours. It is a great pleasure for me to think if in case anything should happen to me, my wife and family will be left a fine place they can call their home and free from debt. Life seems more of a pleasure since we have our own home, after renting for so many years.

"I suppose you have the last of the bills by this time, which finishes up all bills in connection with the property, and in closing I want to thank you *very, very* kindly for our pleasant business relations, and at any time if I can favor you in any way, please let me know."

Cardwell Friction Draft Gear



The purpose of a draft gear is to protect the car and its lading against the destructive effect of the forces developed in service. Experience proves that no arrangement of spring gear can do this, and a good friction draft gear is an essential element in a well constructed freight car.

The results of practical operation extending over a number of years as well as exhaustive laboratory tests prove the real excellence of the **Cardwell Friction Draft Gear**.

Its efficient protection of the car against the effect of shocks, that with any other draft gear would be dangerous, combined with its simplicity of construction and ease of application, make it the best draft gear ever applied to a car.

Union Draft Gear Company

CHICAGO OFFICE
McCormick Building

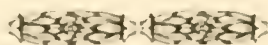
CANADIAN OFFICE
627 Transportation Bldg., Montreal

Only within the last month one of our borrowers says:

"You have, through the Relief Department, assisted many a laborer to get a home that otherwise would never have been able to make the first payment. I know from actual experience. I found the Relief Department could take care of my wants and were overly anxious to lend a helping hand, and in a very short time I was able to make my arrangements for the building of a home. It may be of interest to some people to know how easy it is to stop paying rent and pay it to yourself. About four months after I explained my case to the head of the Relief Department I was moving into a brand-new home of my own, and bade farewell to the landlord class. We are all so well pleased with our new home that for a period of time I could hardly believe such a change could come about. It was almost too good to be real. You may be compelled to make some real sacrifices for a while, but the effort is worth it. Your landlord will never write you a deed after you have paid for his house in rent. Why not try the Relief Department for a landlord. They will treat you right, and you will be treating yourself right. You owe it to your family in case anything should happen to you to leave them with a home free of debt. That's what it means to buy through the Relief Department."

The above are typical of a large number of letters we have received from satisfied borrowers. Write to the superintendent at Baltimore for full information. He will be glad to help you.





American Steel Foundries

Chicago

New York

St. Louis



MUDGE & COMPANY

MANUFACTURERS OF

RAILROAD



EQUIPMENT

RAILWAY EXCHANGE

CHICAGO

Mudge Motor Cars	For Section and Inspection Use
Mudge-Slater Spark Arresters	For Locomotives
Mudge-Peerless Ventilators	For Passenger Cars
Mudge Solvit Compound	For Removing Paint

BURTON MUDGE
President

ROBERT SINCLAIR
Vice-President

WILLIAM B. ROSS
Eastern Manager



Some Beautiful Maryland Homes where our folks and their families are enjoying life to the utmost and resting in the security of possession.

WM. I. KIMMEY, Manager, Sec.-Treas.

C. & P. PHONE 263

FARMERS SUPPLY CO.

DEALERS IN

EVERYTHING FOR THE FARM

11-13 LIBERTY STREET, Near Main

WESTMINSTER - - MARYLAND

Build Yourself a Home!

We furnish House Design, Details with specifications and Estimate. Material delivered to any point.

SMITH & REIFSNIDER

Westminster - Maryland

WESTMINSTER CANDY KITCHEN

HOME MADE CANDIES

AND ICE CREAM

WESTMINSTER - MD.

Automobile Accessories
Buy Your Oils and
Gasoline From Us

General Repair Work
On All Makes of Cars
All Work Guaranteed

D. R. GEIMAN & SON

AGENTS FOR

OAKLAND AND PAIGE AUTOMOBILES

WEST END GARAGE

PHONE 24-M

77 WEST MAIN STREET

WESTMINSTER, MD.

GEO. N. HUNTER

Wholesale and Retail Dealer in

Fruits and Vegetables of all Kinds

Also a Full Line of Meats

WESTMINSTER

MARYLAND

W. Frank Thomas

John L. Bennett

Joseph E. Hunter

THOMAS, BENNETT & HUNTER

CONTRACTORS

HIGHWAY & BRIDGE CONSTRUCTORS

WESTMINSTER

MARYLAND

C. A. BAILE

RED FRONT STORE

—DEALER IN—

General Merchandise, Groceries, Sporting

Goods, Bicycles, Tires and Repairs

1 EAST MAIN ST.

WESTMINSTER, MD.

COMPLIMENTS OF

B. F. SHRIVER CO.

—OF—

CARROLL COUNTY



DR. F. C. WARRING
MEDICAL EXAMINER



DR. C. N. BRANIN
MEDICAL EXAMINER



DR. J. A. PALMER, JR.
MEDICAL EXAMINER



DR. R. W. DUNHAM
MEDICAL EXAMINER

INSURANCE AND REAL ESTATE

PROMPT AND EFFICIENT SERVICE

D. P. MILLER & CO.

No. 1 North Liberty Street

CUMBERLAND, MD.

HUMBIRD SUPPLY CO.

MILL, MINE, FACTORY, RAILROAD
AND PLUMBERS

SUPPLIES

CUMBERLAND, MD.

H. U. F. Flurshutz & Son

Nos. 15 and 17 N. Centre Street

DEALERS IN

Fine Furniture, Rugs, Stoves
and Phonographs

CUMBERLAND, MARYLAND

BUSINESS BUILDING

THIS bank will assist any man of business capacity to build up a profitable business in Cumberland. There are many ways in which a good bank like the **Third National Bank** can help you. This help will be extended in such a way that you will be able to get better results from your own efforts.

We have character, the organization, the experience, the legal safeguards and financial responsibility to give the soundest and most efficient service to the business community. As a depositor here, you have the full benefit of this equipment to help you in any legitimate way in the building up of your business.

THE THIRD NATIONAL BANK OF CUMBERLAND

McMULLEN BROS.

(INCORPORATED)

CUMBERLAND - MARYLAND

DEPARTMENT STORE

..MERCHANDISE TO YOUR SATISFACTION..

Courteous and Efficient Service

BUY HEAT

NOT WEIGHT

COAL

THE BEST FOR SALE BY

THE

CUMBERLAND

CEMENT

CO.

TELEPHONE
187

TELEPHONE
187

WAREHOUSE: LEE & WALLACE STREETS

NEAR VALLEY STREET BRIDGE



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SECRETARY
RELIEF DEPARTMENT



JOHN E. H. RINE
SUPERVISOR
PRINTING PLANT



DR. WILLIAM SCHULZE
MEDICAL EXAMINER



DR. L. K. WOODWARD
SPECIAL MEDICAL EXAMINER

POTOMAC AUTO SUPPLY COMPANY

Eastman Rebuilt and Elnnan Tires
86 NORTH MECHANIC STREET
CUMBERLAND, MARYLAND

GUY NEFF

Watchmaker and Engraver
Railroad Work a Specialty
11 N. LIBERTY STREET CUMBERLAND, MD.

CUMBERLAND'S OLDEST BANK

FIRST NATIONAL BANK

137 BALTIMORE STREET
CUMBERLAND, MARYLAND

THE OLDEST BANK IN WESTERN MARYLAND

FOUNDED 1811

HENRY SHRIVER
PRESIDENT

J. L. GRIFFITH
VICE-PRESIDENT AND CASHIER

DIRECTORS

BENJ. A. RICHMOND
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LESLIE L. HELMER

Our business methods are the outgrowth of ONE HUNDRED AND SEVEN YEARS' experience, supplemented by the advice of the leading business men who have at all times constituted our directorate

TRANSACTS A REGULAR BANKING BUSINESS
PAYS THREE PER CENT. INTEREST ON TIME DEPOSITS
DESIGNATED DEPOSITORY AND FINANCIAL AGENT OF THE UNITED STATES

SHOP AT

Rosenbaum's

CUMBERLAND'S

Biggest - Best - Store

C. F. KEYSER
HIGH ART TAILORING

35 N. CENTRE STREET
CUMBERLAND, MD.

Fire, Life, Health and Accident Insurance
BONDING A SPECIALTY

Homes Sold on Convenient Terms

Cowden & Zihlman

.. Real Estate and Insurance ..

THIRD NATIONAL BANK BUILDING
CUMBERLAND - MARYLAND

STEINWAY PIANOS KNABE

W. F. FREDERICK PIANO CO.

37-39 BALTIMORE STREET
CUMBERLAND - MARYLAND
VICTROLAS VICTOR RECORDS



"OLD TIMERS" PHOTOGRAPHED 20 YEARS AGO
DO YOU RECOGNIZE ANY OF THEM?

IDENTIFICATION CHEERFULLY FURNISHED BY RELIEF DEPARTMENT

F. S. JOHNSTON DRUG CO.

FOUR REXALL STORES

Elkins, Davis & Parsons

Send Us Your Prescriptions and Drug Wants

..PROMPT SERVICE..

The Davis National Bank

—OF—

PIEDMONT - WEST VIRGINIA

Capital - - - \$50,000

Surplus - - - \$50,000

3 Per Cent. Compound Interest
on Savings Accounts

THE OLDEST BANK IN PIEDMONT

Your Account Solicited, Large or Small

THE UNION SUPPLY COMPANY

ELKINS, WEST VIRGINIA

Doing the largest business in Elkins.

A West Virginia Corporation upon Co-Operative Basis.

====CARRIES A FULL LINE OF====

Groceries, Fresh Meats, Produce, Dry Goods,

Shoes, Clothing and Everything for the Home

The Store where most of the Railroad Men buy.

AUTHORIZED CAPITAL - - - \$20,000.00

PEOPLES HARDWARE

====AND====

FURNITURE COMPANY, INC.

WHOLESALE AND RETAIL

“COMPLETE HOME FURNISHERS”

THIRD STREET AND HENRY AVENUE

ELKINS

- -

WEST VIRGINIA

Are You Saving Any Money?



Are you a self-starter? The turning point in many a man's life is when he becomes a **SELF-STARTER**. Don't wait. Push your button and start being thrifty. Have a plan. Habitual thrift is a great improvement over occasional thrift. Unless a man can trust himself to keep up a schedule of saving by sheer effort of will—and few of us can—he should adopt an automatic saving plan, or "Thrift at the Source." This is what we all need to help us save money. It simply means that a certain sum is deducted from wages and credited direct to the Savings Depository.

The man who deposits a regular amount on a regular day, and **NEVER FAILS**, is a better saver than the one who makes a fairly large deposit one day, then neglects his account for a long period.

This is the whole secret of saving—**BE SYSTEMATIC**. It's very simple isn't it?

The average person will admit that he wishes he could save, that he knows he ought to, and that he could if he really tried. If you are married talk it over with your wife.

You will not miss that small sum regularly deducted from your earnings, but the time may come when it will mean the difference between failure and success.

If you want to know true satisfaction and security, join the army of Savings Feature Payroll depositors today. This army is a thousand strong. Ask them if they have seriously missed the deductions that have been made from their wages for credit to their Savings Accounts?

One of our oldest employes writes:

"It is the best and easiest way to save that I have ever known.
I am very grateful to those who made this possible."

Does 6 per cent. look good to you, backed up with assurance of the integrity and safety of the funds?

Write to superintendent at Baltimore, or mention it to any official of the Company, any Medical Examiner of the Department, or any member of the General Committee.

MARTIN'S DRUG STORE

LET US SUPPLY YOUR DRUG WANTS
AND FILL YOUR PRESCRIPTIONS

77 BALTIMORE ST.

CUMBERLAND, MD.

DO YOUR TRADING AT

≡≡≡ **KLINE'S** ≡≡≡
UNDERSELLING
DEPARTMENT STORE

BARGAINS TO OFFER YOU
EVERY DAY

Everything in Wearing Apparel for
Every Member of the Family

47-51 BALTIMORE STREET
CUMBERLAND, MD.

L. E. LONG

STAPLE

≡≡≡ **AND** ≡≡≡

Fancy Groceries

"A Fair Deal To All"

RIDGELY, W. VA.

GEORGE VANG, President

J. C. SHRIVER, Secretary-Treasurer

C. LOUIS VANG, Vice-President and General Manager

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GENERAL CONTRACTORS

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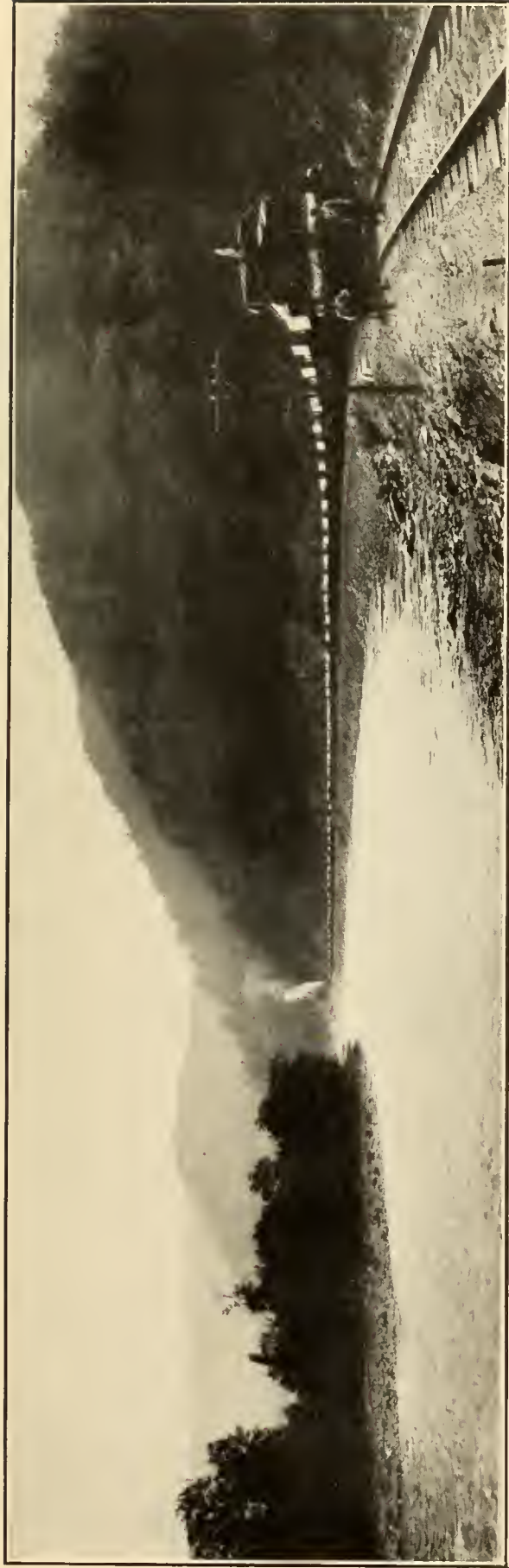
CUMBERLAND

-

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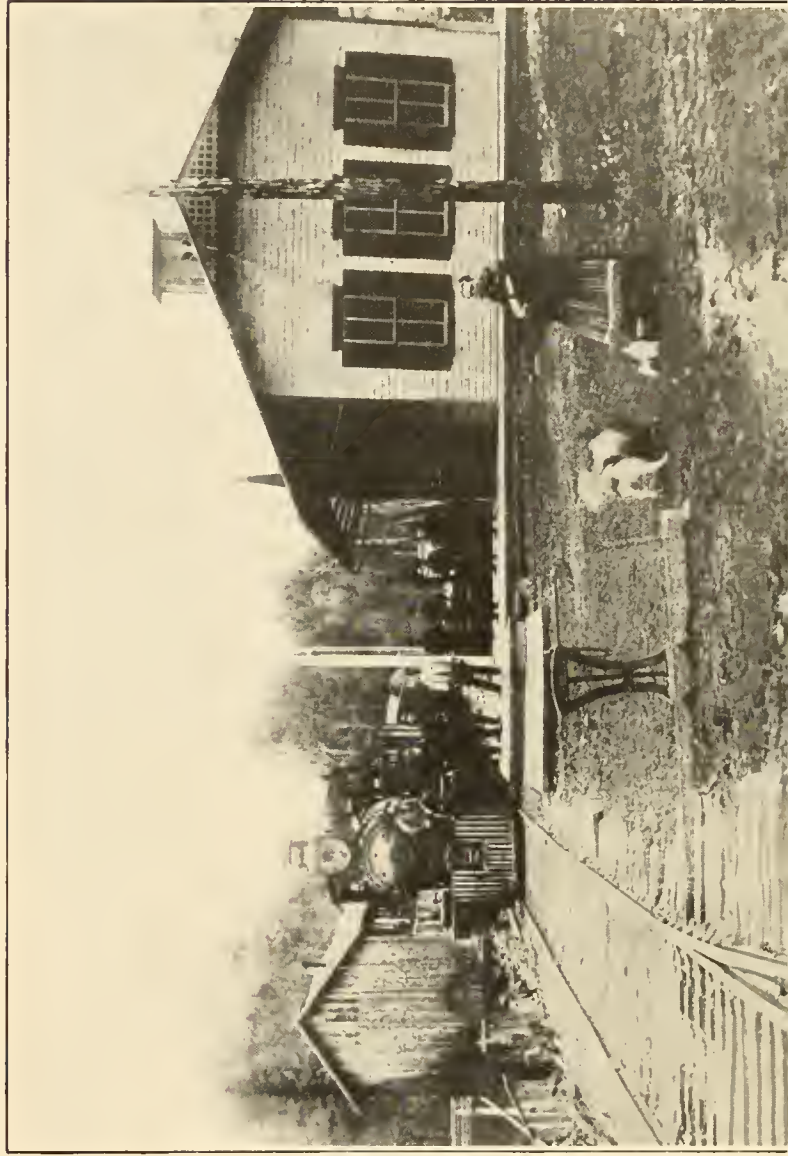
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MARYLAND



The upper picture shows the first Revenue train moving over the Connellsville Extension

AUGUST
1, 1912



Lower picture is the first Schedule Train leaving Thomas, W. Va., for Parsons, W. Va.

APRIL
1, 1889

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The employes of the Railroad through its Relief Department, take this opportunity of paying tribute to the memory of Mr. Hood.

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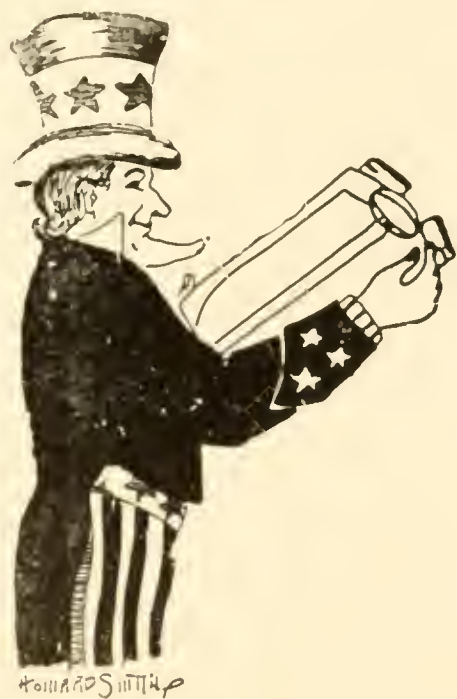
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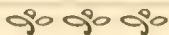


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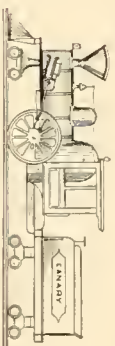
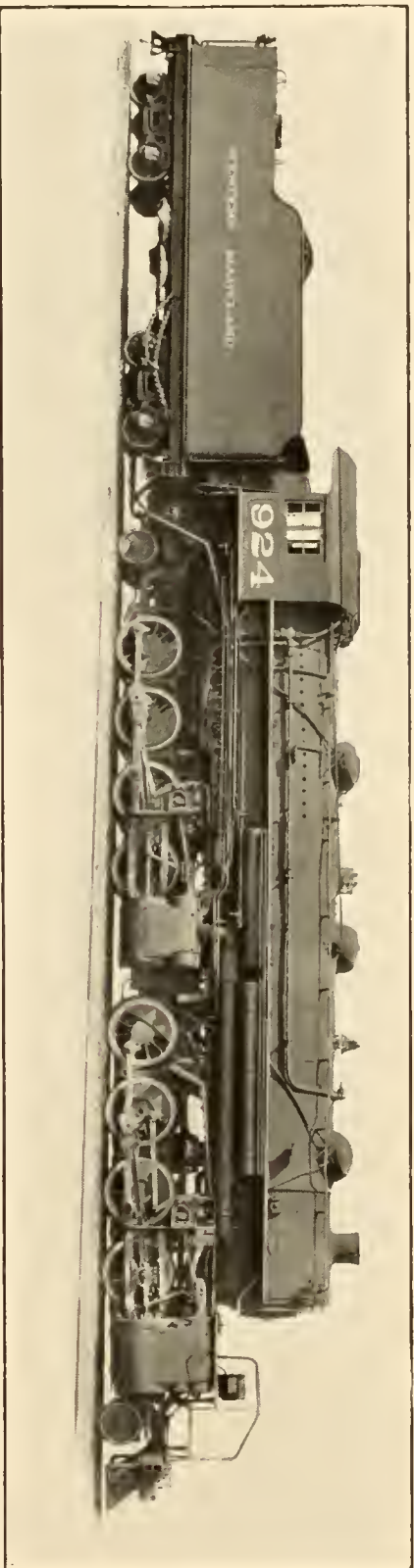


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WEST VIRGINIA



THE FIRST AND LAST

The 'Canary', the first locomotive operated on the Western Maryland, weighed about twelve tons. This engine was used in construction work, and was first operated in 1861, from Owings Mills, west towards Union Bridge. In that year a company of Baltimoreans wishing to join the Confederates, went to Owings Mills, captured the Engineer, William Morgan, as well as the Engine, and made him haul them to the end of the line, near Westminster—one man standing by him with a gun. It hauled the first train into Union Bridge.

The big mallet now in general use on the Western Maryland, talks for itself.

— THE —
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ELKINS, WEST VIRGINIA

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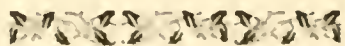


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Miller, Charles
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Numamaker, K. P.

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Pohl, Walter F.
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Poling, W. A.

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Pope, Walter
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Rowan, John T.
Rowe, Clyde
Royer, D. S.
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Ruley, T. A.
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Ryan, C. E.

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Sanders, L. C.
Sapp, J. A.
Schade, C. H.
Schildt, Ed.
Schildt, E. R.
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Shiflett, Richard H.
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Slonaker, F. J.
Small, N. A.
Smeadley, R.
Smedley, T. G.
Smith, A.
Smith, C. E.
Smith, C. L.
Smith, C. R.
Smith, E.
Smith, E. G.
Smith, Geo.
Smith, J. D.
Smith, J. P.
Smith, J. R.
Smith, K. E.
Smith, L.
Smith, M. E.
Smith, N. E.
Smith, R. C.
Smith, Scott
Smith, T. B.
Smith, W. R.
Snead, Jack
Snyder, B. F.
Snyder, Clinton
Snyder, J. G.
Snyder, J. L.
Snyder, L. M.
Snyder, Roy
Snyder, R. B.
Snyder, R. E.
Snyder, Thomas J.
Sollod, H. A.
Somma, Tommaso

Spalding, J. L.
Spangler, E. K.
Spangler, W. R.
Spriggs, W. P.
Stafford, J. T.
Stalnaker, Guy
Stambaugh, N. B.
Stamm, M.
Stanley, E. V.
Steever, Geo. W.
Steffy, Edwin T.
Steiner, G. K.
Stephenek, Anthony J.
Sterner, Wm. C.
Steward, C. M.
Stickley, J. S.
Stiemke, Rudolph G.
Stitely, E. B.
Stokes, W.
Stone, J. C.
Stoneburger, O. M.
Stoner, Clarence H.
Stottlemeyer, G. N.
Stottler, W. H.
Stouffer, C. M.
Strebriek, H.
Stroop, J. A.
Stroop, S. C.
Stuller, John
Summerfield, S. E.
Summers, J. F.
Swain, George B.
Swearinger, A. L.
Switzer, John S.

Tanasker, Geo.
Tawney, Howard
Tawney, James
Taylor, Grover C.
Teeters, L. S.
Tenney, John R.
Thomas, E. M.

Thomas, H. B.
Thomas, R. E.
Thorwald, Peter L.
Thrasher, N. D.
Toms, W. A.
Towers, E. E.

Townsend, Paul
Travis, J.
Tressler, Milton H.
Troutman, R.
Turner, Howard
Twigg, G. W.
*Tyree, Howard

Uhler, M.

Viar, Jas. H.

Vogelman, J. H.

Wade, C. J.
Wagner, F.
Waldeck, C. F.
Wallis, R. J.
Walsh, Frank
Ward, J. S.
Ward, Paul
Ward, Raymond J.
Warring, Dr. Frederick C.
Watson, H. R.
Watts, Howard
Weagley, S. E.
Weakley, W. F.
Welsh, E. E.

Welsh, T. R.
Wentz, H. A.
Westine, Ernest J.
White, J. E.
Whitehead, D. E.
Whitman, F. W.
Wiley, A.
Wiley, Mike
Wilfong, Oliver F.
Wilhelm, C. T.
Williams, G. A.
*Williams, John E.
Wilmot, G. P.

Wilson, C. E.
Wilson, C. W.
Wilson, Ernest
Winbourne, B. W.
Wine, J. F.
Wineow, H. T.
Wiseman, Edw. P.
Wisner, A. V.
Witt, Geo.
Wolfel, E. O.
Wolfinger, W. C.
Worthington, L. G.
Wright, R. V. L.
Wroth, Dr. Peregrine, Jr.

Yates, B. F.
Yates, Wm.
Yeakle, B. H.

Yeakle, I. W.
Yingling, J. E.
Yingling, R. A.

Youngblood, H. R.
Youngblood, W. W.
Youngblood, Wiley

Zang, John E.
Zeiler, C. E.
Zeller, D. T.

Zepp, Lester I.
Zimmerman, Dr. I. M.

Zimmerman, J. M.
Zink, Geo.
Zinkant, J. S.

* Paid the supreme sacrifice.



Would you like to know what some of
our folks write us about the
Savings Feature?
Read these.



A Department head thus advises his staff:

"I wish to call your attention to Mr. Stringer's letter of December 12th, stating that an extra dividend of 2% for 1919 had been allowed on all interest-bearing accounts as of December 31st, 1919, which means the payment of 6%, which certainly is very gratifying.

"As I have already told you all, I consider the Savings Feature of The Voluntary Relief Department of Western Maryland Railway Company one of the best places to put your money in Baltimore City, and I cannot emphasize too greatly the benefits that you will derive from having accounts therein."

One of our depositors passes the following bouquet:

"I am in receipt of copy of your general letter of the 12th instant, advising that the Executive Committee has just declared an extra dividend of 2%, making the total interest to be paid on deposits for 1919 6 per cent.

"This is very gratifying, and you are certainly to be congratulated upon the fine showing you have made."

A friend says:

"You are to be more than congratulated for your untiring efforts put forth in making the Relief Department what it is known to be and recognized as such by all the employes on the system—a department that tries to please its patrons."

Another Department head says:

"I am in receipt of your notice of December 12th of the extra dividend of 2% on 1919 savings, and will be glad to give the glad news to the clerks in this office. It is, indeed, a source of deep gratification to me and, I am sure, to all other depositors in the Savings Feature."

One of the general officers seems pretty well satisfied—see what he says:

"I beg to acknowledge receipt of your letter of the 12th, advising that at a meeting of the Executive Committee of the Voluntary Relief Department an extra dividend of 2% for 1919 was declared, which means that 6% will be paid on all deposits for the year.

"I want to congratulate you on the showing you have made, and I am sure that everyone is pleased with the excellent manner in which you are handling the affairs of the Relief Department."

An officer employing quite a number of men writes them as follows:

"You will note that this is a very good investment for anyone desiring to take advantage of the Savings Feature of his Department, and it would be of mutual interest if you would open account with his Department for depositing your savings."

The following shows he is trying anyhow, and he appreciates the advantages we offer:

"I guess you think that it's no use of me trying to save anything, as I am drawing it out as fast as I put it in the Savings Feature, but that money has certainly helped me out, when if I didn't let you take it off my earnings I would not have it. I do not want to draw any more out till spring, anyway, providing I have steady work. The two weeks I was out of work on account of miners' strike put me back some."

Many letters similar to the foregoing are received from time to time. They are from your fellow workmen. They are trying to get ahead, and write impressively and seriously of their appreciation of the Savings Feature.



CLARENCE F. WALKER Bell Telephone 611
Special Railway Dept. Representative

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Accident, Health, Life, Automobile
and Fire Insurance

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HAGERSTOWN - MD.

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THE NEWEST

THE ONLY FIREPROOF

THE LARGEST IN THE CITY

GREETINGS FROM _____

THE CHAMBER OF COMMERCE

HAGERSTOWN, MARYLAND

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ESTABLISHED 1842



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Listen to Fine Music



M. P. Moller & Co.

Dagmar Building

HAGERSTOWN - MD.

The Voluntary Relief Department

... OF ...

Western Maryland Railway Company



THIRD ANNUAL REPORT

... FOR THE ...

Year Ended December 31st, 1918

THIS SPACE CONTRIBUTED
BY A
FRIEND
OF THE
RELIEF DEPARTMENT

*This space contributed
by a
FRIEND
of the
Relief Department*

THIS SPACE CONTRIBUTED
BY A
FRIEND
OF THE
RELIEF DEPARTMENT

THE VOLUNTARY RELIEF DEPARTMENT
 ... OF ...
WESTERN MARYLAND RAILWAY COMPANY

GENERAL COMMITTEE

M. C. BYERS, Chairman, (ex-officio)

REPRESENTING THE RAILWAY COMPANY

F. C. Uhlman	General Auditor	Baltimore, Md.
A. M. Smith	Superintendent	Hagerstown, Md.
A. Williamson	Superintendent	Cumberland, Md.
C. A. Steiner	Assistant to General Manager	Hagerstown, Md.
G. F. Wieseckel	Supt. Maintenance of Equip.	Hagerstown, Md.
H. R. Kight	Master Mechanic	Maryland Jet.
P. Cain	Division Engineer	Cumberland, Md.

REPRESENTING THE MEMBERS—EASTERN DIVISION

J. F. Snyder	Representing Engineers	Baltimore, Md.
E. O. Donat	" Firemen	Hagerstown, Md.
E. L. Seigman	" Conductors	Hagerstown, Md.
J. W. Messersmith	" Trainmen	Hagerstown, Md.
H. M. Glass	" M. of E. Dept.	Hagerstown, Md.
J. N. Martin	" M. of W. Dept.	Cherry Run, W. Va.
J. J. Doyle	" Agts, Clerks, Etc.	Baltimore, Md.

REPRESENTING THE MEMBERS—WESTERN DIVISION

J. G. O'Connor	Representing Engineers	Elkins, W. Va.
J. A. Evans	" Firemen	Ridgely, W. Va.
J. Buskirk	" Conductors	Cumberland, Md.
E. Sleeth	" Trainmen	Elkins, W. Va.
J. R. Yeager	" M. of E. Dept.	Thomas, W. Va.
D. T. Lechlitter	" M. of W. Dept.	Cumberland, Md.
W. H. Gill	" Agts, Clerks, Etc.	Hendricks, W. Va.

EXECUTIVE COMMITTEE

M. C. Byers, Chairman

REPRESENTING THE COMPANY

F. C. Uhlman
 A. Williamson
 C. A. Steiner

REPRESENTING THE MEMBERS

J. Buskirk
 J. W. Messersmith
 W. H. Gill

OFFICERS

W. T. Stringer	Superintendent	Baltimore, Md.
L. F. Timmerman	Treasurer	New York, N. Y.
F. T. Hormes	Secretary	Baltimore, Md.
E. Oliver Grimes, Jr.	Chief Counsel	Baltimore, Md.
E. L. Seigman	Assistant to Supt.	Hagerstown, Md.

MEDICAL EXAMINERS

Dr. F. C. Warring	Baltimore, Md.
Dr. C. N. Branin	Hagerstown, Md.
Dr. J. A. Palmer, Jr.	Cumberland, Md.
Dr. R. W. Dunham	Elkins, W. Va.
Dr. Wm. Schulze	Hagerstown, Md.

BUILDING INSPECTORS—SAVINGS FEATURE

T. H. Hoover	Baltimore, Md.
C. P. Winder	Hagerstown, Md.
H. W. McElwee	Hagerstown, Md.
D. T. Lechlitter	Cumberland, Md.
James Buskirk	Cumberland, Md.
S. W. Gross	Thomas, W. Va.
J. G. O'Connor	Elkins, W. Va.

Baltimore, Md., December 1, 1919.

To the Members of
The Voluntary Relief Department of
Western Maryland Railway Company.

The Third Annual Report of the operations of your Department is herewith respectfully submitted.

The Department's Profit and Loss Account for the twelve months ended December 31st, 1918, is stated here with, followed by comparative Income Accounts of the Relief Feature and Savings Feature for the years 1918 and 1917, with explanations of the several changes.

DEPARTMENT PROFIT AND LOSS ACCOUNT FOR 12 MONTHS

Ended December 31st, 1918

	Relief Feature	Superannu- ation Feature	Savings Feature	Total
Credit balance December 31, 1917.	\$33,479.35	\$52,459.19	\$ 706.32	\$86,644.86
Credit balance transferred from Income Accounts			712.93	712.93
Funds permanently transferred from Relief Feature.....		10,150.00		10,159.00
Total	<u>\$33,479.35</u>	<u>\$62,609.19</u>	<u>\$ 1,419.25</u>	<u>\$97,507.79</u>
LESS:				
Debit balance transferred from Income Accounts	\$57,885.62	\$ 3,590.84	\$	\$61,476.46
Funds permanently transferred to Superannuation Feature....	10,150.00			10,150.00
Total	<u>\$68,035.62</u>	<u>\$ 3,590.84</u>	<u>\$</u>	<u>\$71,626.46</u>
Debit balance December 31, 1918.	\$34,556.27			
Credit balance December 31, 1918.		\$59,018.35	\$ 1,419.25	\$25,881.33
Net Debit for 12 months ended De- cember 31, 1918.....	\$68,035.62			\$60,763.53
Net Credit for 12 months ended December 31, 1918.....		\$ 6,559.16	\$ 712.93	

RELIEF FEATURE

Statement of Revenues and Expenses for 12 Months Ended December 31st, 1918, Compared with Previous Year

	1918	1917	Increase or *Decrease
REVENUES:			
Assessments	\$113,752.91	\$ 98,794.20	\$ 14,958.71
Contribution of Ry. Co.....	11,318.00	9,840.79	1,477.21
Interest on Deposits and Accounts....	233.06	198.06	35.00
Interest on Securities owned.....	1,964.46	2,022.99	* 58.53
Interest on Advances.....	114.54	4.52	110.02
Total	<u>\$127,382.97</u>	<u>\$110,860.56</u>	<u>\$ 16,522.41</u>
EXPENSES:			
General Expenses	\$ 31,349.47	\$ 23,848.61	\$ 7,500.86
Interest on Bills Payable.....	446.33		446.33
Interest on Advances.....	6.99		6.99
Benefits:			
Accident Disability	24,590.55	23,447.25	1,143.30
Sick Disability	48,575.25	21,781.57	26,793.68
Death	80,300.00	21,000.00	59,300.00
Total	<u>\$185,268.59</u>	<u>\$ 90,077.43</u>	<u>\$ 95,191.16</u>
Net Revenue	Deficit 57,885.62	20,783.13	* 78,668.75
Death Benefit Reserve December 31st..		3,900.00	* 3,900.00

REVENUES

ASSESSMENTS

The larger number of employes engaged during the year with consequent membership in this Department accounts for the increase of \$14,958.71.

CONTRIBUTIONS OF RAILWAY COMPANY

As these contributions are based on percentage of assessments the increase in this item naturally follows increase in assessments.

INTEREST ON DEPOSITS AND ACCOUNTS

To somewhat heavier average bank balances are due increase in this item.

INTEREST ON SECURITIES OWNED

The slight decrease in the interest on investments is brought about by an exchange in the latter part of 1917 of \$5,000 par value Kansas and Colorado Pacific Railway Company's 6% bonds for Missouri Pacific Railroad 4% bonds made necessary by a re-organization, which reduced the interest return on such securities to the extent of \$100 per year.

INTEREST ON ADVANCES

This item represents net interest earned on advances temporarily made to other features.

EXPENSES

GENERAL EXPENSES

A large proportion of the increase of \$7,500.86 in this item is represented by increases in rates of pay of Officers and Employes of the Department. To increased force made necessary by the larger volume of business handled is also attributable a part of the increase. The item of Stationery and Printing which is included under this head shows a slight increase, as also the expenses of Medical Examiners.

INTEREST ON BILLS PAYABLE

The item of \$446.33 represents interest paid on funds borrowed from outside sources by the Relief Feature during the closing months of the year in order to meet unusual sick and death claims, references to which are hereinafter made. No similar item was incurred in 1917.

INTEREST ON ADVANCES

The item of \$6.99 in 1918 represents interest paid by the Relief Feature on temporary advances from the Savings Feature made for purposes similar to the foregoing. There was likewise no such item incurred in 1917.

ACCIDENT DISABILITY

The increase of \$1,143.30 in this item is attributable to the heavier liability represented by the increase in the revenue item of assessments.

SICK DISABILITY

The increase of \$26,793.68 in this item is due to the epidemic of influenza, which swept over the country during the three closing months of the year, and to which more specific reference is hereinafter made.

DEATH BENEFITS

The increase of \$59,300 is attributable to the epidemic referred to in the foregoing paragraph. To this increase of \$59,300 can be added \$3,900 representing the Death Benefit Reserve as of January 1st, 1918, and which was wiped out.

DEFICIT

The deficit of \$57,885.62 as reflected by the Income Account for the year, and which, for comparative purposes, reflects less net revenue than in 1917 to the extent of \$78,668.75 plus \$3,900 Death Benefit Reserve, or a total of \$82,568.75, follows the serious and unprecedented claims upon the funds of the Feature as the result of the epidemic.

SAVINGS FEATURE

Statement of Revenues and Expenses for 12 Months Ended December 31st, 1918, Compared with Previous Year

	1918	1917	Increase or *Decrease
REVENUES:			
Interest on Securities owned	\$ 320.01	\$ 113.92	\$ 206.08
Interest on Deposits and Accounts.....	122.20	100.21	21.96
Interest earned on Loans.....	\$ 712.37	7,506.77	1,235.60
Interest earned on Expense Accounts.....	15.31	19.33	* 3.99
Interest on Advances	0.99	4.60	2.29
Small Loan Service Fee.....	17.00		17.00
Interest earned on Small Loans.....	2.11		20.11
Miscellaneous Receipts	140.65		140.65
Printing Plant—Operating Surplus.....	166.31		166.31
Total.....	\$9,850.97	\$7,741.86	\$2,109.11
EXPENSES:			
General Expenses	\$1,027.61	\$ 587.61	\$ 440.03
Interest on Depositors' Accounts (51,271).....	6,082.10	3,117.96	2,964.14
Interest on Bills Payable.....	1,883.17	2,485.88	* 602.71
Interest on Advances.....	115.13	5.76	139.37
Total	\$9,138.01	\$6,197.21	\$2,940.83
Net Revenue	712.93	1,217.65	* 531.72

EXPLANATIONS OF THE SEVERAL CHANGES FOLLOW:

REVENUES

INTEREST ON SECURITIES OWNED

During the latter part of 1917 the Savings Feature invested in \$8,000 par value Western Maryland Railway First Mortgage 4½ Bonds, which, in 1918, reflected a full interest period on such securities and, therefore, accounts for the increase in this item of \$206.08.

INTEREST ON DEPOSITS AND ACCOUNTS

The increase in this item is due to heavier average bank balances on deposit.

INTEREST EARNED ON LOANS

The increase of \$1,235.60 in this item is due, of course to a larger number of Mortgage Loans in effect.

INTEREST EARNED ON EXPENSE ACCOUNTS

This item represents interest earned on advances made to cover property expense accounts of Mortgage Loan borrowers, and the slight decrease as compared with 1917 is due to the fact that the number of borrowers availing of this privilege have been reduced.

INTEREST ON ADVANCES ..

This item represents interest earned on temporary advances made to other Features.

SMALL LOAN SERVICE FEE AND INTEREST EARNED ON SMALL LOANS

As the Small Loan Feature, to which more specific attention is directed subsequently in this report, was not in effect in 1917, and in fact was not inaugurated until August, 1918, the entire amount of net earnings growing out of this Feature represent an increase compared with 1917.

MISCELLANEOUS RECEIPTS

The item of \$140.65 shown under this head in 1918 represents the bank balances heretofore maintained by The Western Maryland Investment Company and The Western Maryland Investment Company of West Virginia, which are the legal vehicles for Mortgage Loans made by the Savings Feature, and which balances were in November, 1918, taken up in the earnings of the Savings Feature.

PRINTING PLANT OPERATING SURPLUS

The item of \$466.31 representing net earnings in the operations of the Printing Plant to December 31st, 1918, represents an increase of such amount over the previous year, as the Printing Plant was not purchased and operated until the latter part of 1918. Attention is directed to this item later on in this report.

EXPENSES

GENERAL EXPENSES

This item includes salaries, Building Inspectors' Fees, Stationery and Printing, etc. The increase is due largely to increased proportion of salaries assumed by the Savings Feature and to increase in the item of Building Inspectors' fees, account of larger number of inspections made.

INTEREST ON DEPOSITORS' ACCOUNTS

This item has consistently increased with the larger amount of deposits, and to a proportion of the increase is due an increase in the rate of return on deposits. During the first six months of 1917 the return aggregated $4\frac{1}{2}$ per cent and the last six months of 1917 the return was 5 per cent, while in 1918 the interest and extra dividend aggregated $5\frac{1}{2}$ per cent.

INTEREST ON BILLS PAYABLE

The decrease of \$602.71 in this item which represents interest paid on money borrowed from outside sources to meet loans is due, of course, to heavier deposits in the Savings Feature enabling a reduction in the liability on this account.

INTEREST ON ADVANCES

This item is interest paid to other Features on temporary advances and the increase of \$139.37 is due to the necessity of the Savings Feature borrowing temporarily from the Relief and Superannuation Features during the forepart of the year 1918.

NET REVENUE

Decrease \$534.72. This item, leaving out entirely the extra dividend paid, was heavier than the previous year, but your Committee felt that so long as a substantial surplus was earned over and above the aggregate interest and dividend of $5\frac{1}{2}\%$ that the latter rate of return could well and safely be declared.

SUPERANNUATION FEATURE

No comparative Income Account is herein reported. This Feature has no income except from Securities owned, and cash permanently transferred to it from the Relief Feature.

Its obligations are those represented only by allowances made to Superannuated members.

The total payments made to Superannuated members in 1918 and 1917 were as follows:

	Members December 31st	Members added during year	Members deceased during year	Allowances paid	Average Allowance
1918	32	10	1	\$6,691.92	\$23.37
1917	24	8	1	3,912.83	15.28

During the year 1918, the age limit as applying to eligibility for Superannuation allowance was reduced from 68 to 65, and on January 1, 1918, straight allowances according to class were established, superseding the percentage basis heretofore in effect.

The Percentage Pension allowance basis payable by the Railway Company was likewise reduced from 68 to 65 years. Therefore, to the above average Superannuation allowance made by this Department, a substantial pension allowance is added by the Company in each case.

GENERAL

RELIEF FEATURE

The development of this Feature's gross volume of business continued throughout the year, each month with only several exceptions, reflecting more gross earnings than the previous month. This was the result of decidedly augmented forces employed by the Company, and in fact, labor conditions continued so acute throughout the year, that large numbers of employes were necessarily engaged without physical examination, depriving the Department of this means of accession to its membership.

For the first nine months of the Fiscal year 1918, the Benefits paid by this Feature were consistently favorable

and reflected a downward tendency as to ratio to Gross Earnings, but as previously touched upon in this Report, during the Fall months, the epidemic of Influenza and its associated diseases, general throughout the country, spread among the membership of this Department to a serious degree and abnormally increased its sick and death obligations in the three closing months of the Fiscal year. In fact, the effect of the epidemic continued to reflect in the amount of benefits payable throughout the first three months of 1919. During these final three months of the year there was distributed to members of the Relief Feature \$32,155.80 in sick benefits, or approximately \$27,000 in excess of the normal sick claims; and to beneficiaries of members who died, there was paid during the same period \$62,150.00, of which amount \$56,350.00 is directly accounted for by the Influenza and its consequent diseases. Approximately one-fourth of the Department's membership was disabled through sickness, and during the closing three months of 1918, 58 members died as the result of the epidemic.

On October 1st, 1918, the surplus of the Relief Feature amounted to \$27,625.68, plus a death benefit reserve of \$3,650 or \$41,275.68. On December 31st, 1918, the deficit was \$31,556.27. This deficit on March 31, 1919, had increased to \$49,459.72, and inasmuch as it was felt that the effects of the epidemic had then subsided, such deficit was wiped out of the Accounts by the Railroad through reimbursement.

The payment of this abnormal number of sick and death claims was attended with as much dispatch as the availability of necessary information and reports permitted. Funds, through the hypothecation of the Department's securities, were promptly borrowed, and in a large number of cases the beneficiaries opened Savings Feature Accounts, depositing therein such proportion of benefits as were not immediately required.

During the early months of 1919, on account of business conditions, the number of employes under engagement by the Company was considerably reduced with a consequent falling off in the gross revenues of this Feature.

SAVINGS FEATURE

The comparative Income Account reflects a most gratifying development of this Feature.

The Surplus from operation was sufficient to justify your Executive Committee in declaring for the year 1918 an extra dividend of 1½% (which is in addition to the guaranteed interest of 4% credited monthly to the accounts). The Surplus of this Feature increased from \$706.32 on January 1, 1918, to \$1,419.25 on January 1, 1919.

The development of this Feature is better demonstrated by the following comparisons:

	Number of Deposits	Gross Amounts Deposited	Total Net Deposits December 31st
1916	6,362	\$48,841.56	\$52,590.74
1917	10,121	85,639.76	99,103.15
1918	10,359	119,159.31	169,895.79
		Active Loans	Amount Outstanding
December 31, 1916.....		98	\$104,917.75
December 31, 1917.....		129	\$139,026.74
December 31, 1918.....		146	\$141,560.18

A large number of the Beneficiaries to whom death benefits were paid on account of the epidemic heretofore referred to, deposited during the closing months of the year, all or part of their Benefits, and which entered largely into the heavy increase in total net deposits, without a corresponding increase in the number of individual deposits—Liberty Loan subscriptions, of course, had the effect of restricting the development of consistent deposits through payroll deductions.

During the year the Savings Feature invested in a Printing Plant; enabling it to take care of part of the printing work of the Railway Company, and gradually its equipment has been augmented, and its scope broadened; so it can handle printing of every description and upon a profitable basis. Its operating surplus for 1918 is reflected in the foregoing Income Accounts of the Savings Feature, and its surplus for 1919 will materially add to the net revenues of that Feature.

During 1918 the Savings Feature inaugurated and made effective a Small Loan plan, for the purpose of providing an emergency measure of relief to employes who are members of the Relief Feature, to discharge meritorious and worthy obligations. This plan has already proven attractive, and beneficial to the members of the Department, 79 having availed thereof at the date of issuance of this Report.

The Mortgage Loan privilege offered by the Savings Feature, due to its advantageous terms and easy and fair rate of return, continues to interest the membership. A number of mortgage loans were repaid in full during 1918, from funds received by members in the form of "back pay," however, the net increase in borrowers has greatly increased during the current year.

During 1918, by appropriate resolution of the General Committee and later approved by an order of the Central Railroad Administration, at Washington, the protection of membership of this Department was extended so as to take care of all members regardless of the road on which work was performed, during the period of Federal control.

The Books of the Department covering the 12 months ended December 31, 1918, were audited by Accountants furnished by the Auditor of the Company and approved by the General Committee, the result of the audit confirming the accuracy of the Books and Accounts.

By order of the Executive Committee.

M. C. BYERS, Chairman

..READING STEEL CASTING COMPANY..

READING - PA.

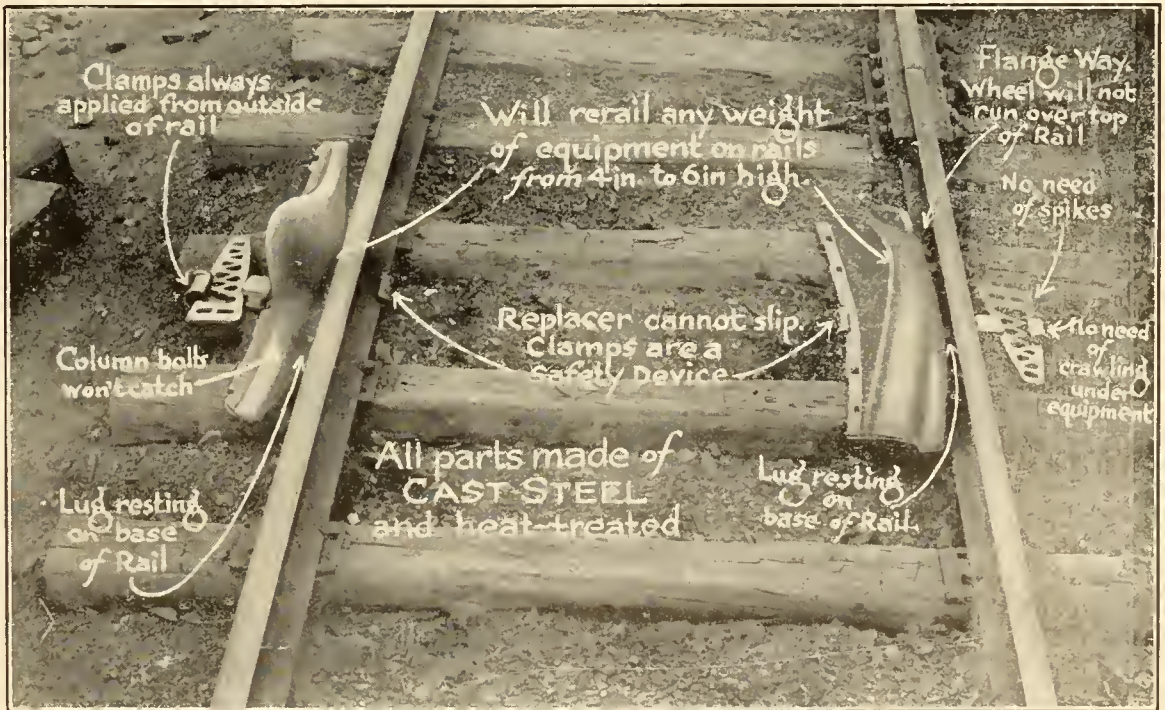


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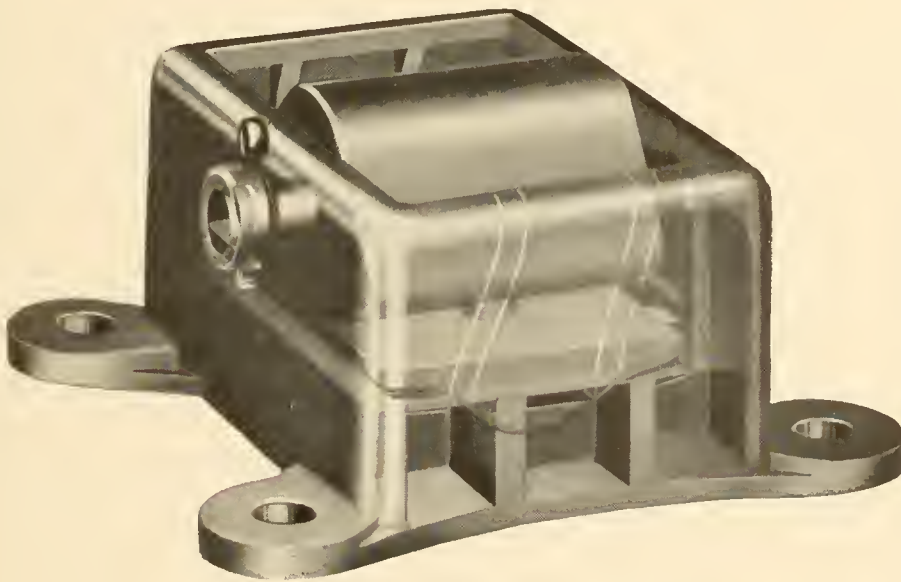
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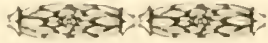
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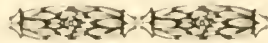
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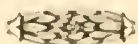
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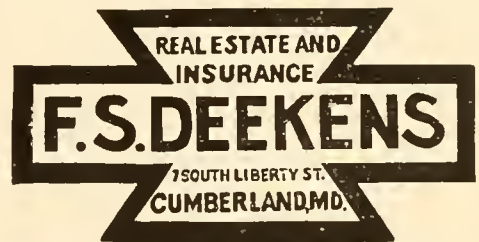
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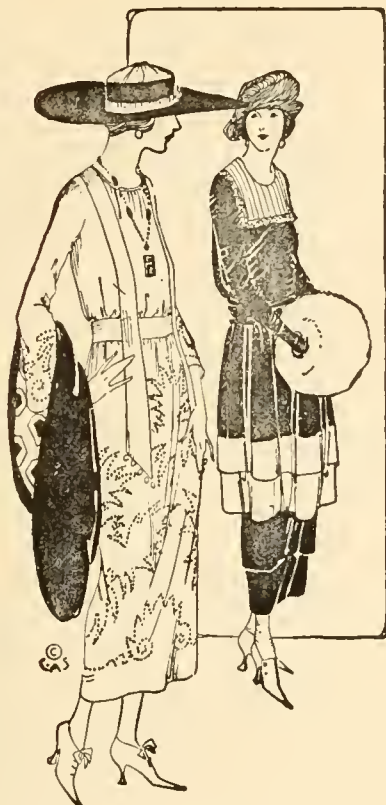
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